

Docket No.: 3350-106B  
File No. 1158.41557CX2  
Client No.: Kight + Ebill-B



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
KIGHT, et al. : Art Unit: 3624  
Serial No: 10/608,548 :  
Filed: June 30, 2003 : Examiner: TBD  
For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND RISK BASED  
PAYMENT

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GROUP 3600

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 4, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- ☒ No additional fee is required.  
☒ Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler  
Registration No. 51,370

Suite 1800  
1300 North Seventeenth Street  
Arlington, VA 22209  
Telephone: (703) 236-6080  
Facsimile: (703) 312-6666

SWC/slk

Docket No. 3350-106B  
File No. 1158.41557CX2  
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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

KIGHT et al

Serial No. 10/608,548

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For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND RISK BASED  
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:  
:  
: Group Art Unit: 3624  
: Examiner: TBD  
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**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-106B  
File No. 1158.41557CX2  
Client No. Kight + Ebill-B

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557CX2) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

Sterling W. Chandler  
Registration No. 51,370

1300 North Seventeenth Street  
Suite 1800  
Arlington, VA 22209  
Tel.: 703-312-6600  
Fax.: 703-312-6666

SWC/slk

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106B 1158.41557CX1	SERIAL NO. 10/608,548
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)				<b>APPLICANT</b> KIGHT, et al.	
				<b>FILING DATE</b> June 30, 2003	

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**GROUP 3600****U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	4,745,559	5-17-88	Willis, et al.		
	AB	5,483,445	1-9-96	Pickering		
	AC	5,930,759	7-27-99	Moore, et al.		
	AD	5,873,072	2-16-99	Kight, et al.		
	AE	5,025,373	6-18-91	Keyser Jr., et al.		
	AF	5,794,221	8-11-98	Egendorf		
	AG	5,963,925	10-5-99	Kolling, et al.		
	AH	5,978,780	11-2-99	Watson		
	AI	6,055,567	4-25-00	Ganesan, et al.		
	AJ	6,044,362	3-28-00	Neely		
	AK	5,943,656	8-24-99	Crooks, et al.		
	AL	4,974,878	12-4-90	Josephson		

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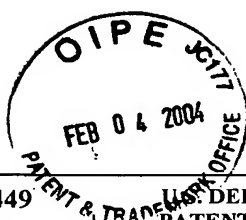
Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM	2294566	5-1-96	Great Britain			
	AN						
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**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
	AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
	AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
	AY	Robert B. Willemstad, Home Banking: A Case Study pp. 4R 55, Banker's Magazine Nov.-Dec. 1984
	AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356

<b>Examiner</b>	<b>Date Considered</b>
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<b>Form PTO-1449</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106B 1158.41557CX2	SERIAL NO. 10/608,488
	APPLICANT KIGHT, et al.			
	FILING DATE June 30, 2003		GROUP 3624	



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**U.S. PATENT DOCUMENTS**

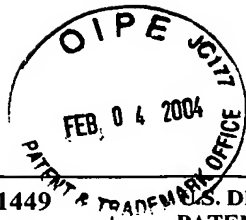
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,496,991	3-5-96	Delfer, III, et al.		
	AB	5,265,008	11-23-93	Benton, et al.		
	AC	5,121,945	6-16-92	Thomson, et al.		
	AD	4,484,328	11-20-84	Schlatly		
	AE	4,649,563	3-10-87	Riskin		
	AF	4,734,858	3-29-88	Schlatly		
	AG	5,326,959	7-5-94	Perazza		
	AH	5,465,206	11-7-95	Hilt, et al.		
	AI	5,699,528	12-16-97	Hogan		
	AJ	5,884,288	3-16-99	Chang, et al.		
	AK	5,649,117	7-15-97	Landry		
	AL	5,956,700	9-21-99	Landry		

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Examiner		Date Considered



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

ATTY. DKT. NO.

3350-106B

1158.41557C

SERIAL NO.

FEB 03 2004  
107608342**GROUP 3600****INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT**

(Use several sheets if necessary)

APPLICANT  
KIGHT, et al.

FILING DATE

June 30, 2003

GROUP

3624

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	AA	6,035,285	3-7-00	Schlect, et al.		
	AB	6,070,150	5-30-00	Remington, et al.		
	AC	4,799,156	1-17-89	Shavit, et al.		
	AD	5,832,460	11-3-98	Bednar, et al.		
	AE	5,287,270	2-15-94	Hardy, et al.		
	AF	4,882,675	11-21-89	Nichtberger, et al.		
	AG	4,823,264	4-18-89	Deming		
	AH	6,292,789	9-18-01	Schutzer		
	AI	6,289,322	9-11-01	Kitchen, et al.		
	AJ	5,473,143	12-5-95	Vak, et al.		
	AK	6,128,603	10-3-00	Dent, et al.		
	AL	6,285,991	9-4-01	Powar		

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<b>Form PTO-1449</b> <b>INFORMATION DISCLOSURE STATEMENT</b> <b>BY APPLICANT</b> (Use several sheets if necessary)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106B 1158.41557CX2	SERIAL NO. 10/608,548
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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	2002/0023055	2-21-02	Antognini, et al.			
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AC	4,947,028	8-7-90	Gorog			
AD	5,383,113	1-17-95	Kight, et al.			
AE	5,220,501	6-15-93	Lawlor, et al.			
AF	5,283,829	2-1-94	Anderson			
AG	5,325,290	6-28-94	Cauffman, et al.			
AH	5,684,965	11-4-97	Pickering			
AI	6,052,674	4-18-00	Zervides, et al.			
AJ	6,078,907	6-20-00	Lamm			
AK	6,188,994	2-13-01	Egendorf			
AL						

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**GROUP 3600**

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